

Serial No 09/387,654  
In reply to Office Action mailed March 28, 2005  
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**PATENT**

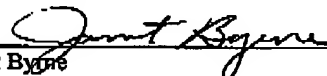
**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Serial #: 09/387,654  
Applicant: Michel K. Bowman-Amuah  
Filed: August 31, 1999  
Title: TRANSACTION SERVICES PATTERNS IN A NETCENTRIC ENVIRONMENT  
  
Group Art: 3629  
Examiner: Michael J. Fisher  
Docket #: AND1P275 (060021-327501)

**CERTIFICATE OF TRANSMISSION**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450,  
Alexandria, VA 22313-1450

I certify that this paper is being transmitted by facsimile to the Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, via the facsimile number 571.273.8300, on August 15, 2005. (37 CFR 1.8a)

  
Janet Byrne

**RESPONSE TO OFFICE ACTION**

Dear Sir:

This paper is responsive to the Office Action dated March 28, 2005. Please enter the amendments as shown in the listing of claims and consider the subsequent remarks.

**Claims** are reflected in the listing of claims, which begins on page 2 of this paper.

**Remarks** begin on page 11 of this paper.